



## HOUSING SUBCOMMITTEE

### Feedback Form for Commission Meeting

**DATE OF MEETING:** 4/23/12

**NAMES OF MEMBERS:** Kevin Smith (HFHNCC), Matt Heckels (DSHA), Paul Calistro (Cornerstone West), Sandra Korines (LACC), Kevin Gilmore (Sussex Co HFH)

**BROAD ISSUES IDENTIFIED:** Overcrowded conditions for Hispanics in Kent and Sussex Co.

Apartment Complexes require SSN, and if Hispanics can't comply or afraid about immigration then they live with friends and families. This leads to overcrowded conditions.

Hispanic families renting houses that are poorly maintained because their landlord doesn't bother to keep it maintained and they are afraid to say anything. Probably gouging them on price as well.

Some Hispanic families are less likely to use traditional banking, and therefore have no credit history to qualify for loans/mortgages, etc...

What numbers we do have on the problem with Hispanics and housing is probably under reported.

**SPECIFIC ISSUES IDENTIFIED:** DE Landlord code is in Spanish, but is it widely distributed? – more work needed.

Hispanics are afraid to put money in banks, if they get deported they lose the money.

Question as to whether HOND and Community Legal AID can get us information about discrimination testing – what has been the experience for Hispanics in lending?

Are the housing surveys getting demographics that include race and ethnicity?

Paul circulated information from the Federal Home Loan Bank of Pittsburgh about PA and New Castle County about Hispanics and housing.

Those from Sussex Co thought that many Hispanics had left due to increasing pressures and laws.

**STATE GOALS:**

**ACTION STEPS TO ACHIEVE THE GOAL:**

**DATA –**

Does HPC survey have ethnicity information – Matt to check.

Does the HMIS have ethnicity data – Matt.

Does multifamily information have ethnicity – Matt

**TIME FRAME TO BE COMPLETED:** Meet back in another month to follow-up on data sources and information.